

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward A Haggans  
Debtor

Case No. 18-04971-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 04, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2024:**

Recip ID	Recipient Name and Address
db	+ Edward A Haggans, 2131 Green Street, Harrisburg, PA 17110-1030
5168627	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5134795	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
5134805	The City of Harrisburg, City Treasurer, 10 N. 2nd St. Suite 103, Harrisburg, PA 17101-1679
5134806	U.S. Dept. of Veteran Affairs, PO Box 530269, Atlanta, GA 30353-0269
5134807	Universal Fidelity LP, PO Box 219129, Houston, TX 77218-9129

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5134785	+ Email/PDF: bncnotices@becket-lee.com	Jan 04 2024 18:44:19	Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540
5134786	+ EDI: CAPITALONE.COM	Jan 04 2024 23:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5134787	+ Email/Text: bankruptcy@cavps.com	Jan 04 2024 18:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
5136464	+ Email/Text: bankruptcy@cavps.com	Jan 04 2024 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5134788	EDI: CONVERGENT.COM	Jan 04 2024 23:42:00	Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
5157749	EDI: Q3G.COM	Jan 04 2024 23:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5137729	EDI: DISCOVER	Jan 04 2024 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5134789	+ EDI: DISCOVER	Jan 04 2024 23:42:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5134790	+ EDI: DCI.COM	Jan 04 2024 23:42:00	Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 551268, Jacksonville, FL 32255-1268
5134793	Email/Text: BNSFS@capitalsvcs.com	Jan 04 2024 18:38:00	First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117
5134792	Email/Text: BNBLAZE@capitalsvcs.com	Jan 04 2024 18:38:00	First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
5134791	+ EDI: AMINFOFP.COM	Jan 04 2024 23:42:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5381196	Email/Text: Bankruptcy@Freedommortgage.com	Jan 04 2024 18:38:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764

5381197	Email/Text: Bankruptcy@Freedommortgage.com	Jan 04 2024 18:38:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5134794	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Jan 04 2024 18:38:00	Jn Portfolio Debt Equities, LLC, Attn: Bankruptcy, 5757 Phantom Dr. Ste 225, Hazelwood, MO 63042-2429
5134796	^ MEBN	Jan 04 2024 18:37:37	KML Law Group, Suite 500 BNY Mellon Ind. Cntr, 701 Market Street, Philadelphia, PA 19106-1541
5541330	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2024 18:44:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5541331	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2024 18:44:07	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5142934	Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2024 18:44:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5134797	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 04 2024 18:44:07	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5134798	+ Email/Text: bankruptcy@marinerfinance.com	Jan 04 2024 18:38:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5134799	+ EDI: CBSMASON	Jan 04 2024 23:42:00	Mason Easy-Pay, 1251 1st Ave., Chippewa Falls, WI 54774-9998
5134800	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 04 2024 18:38:00	Mercury/GBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5168874	Email/Text: blegal@phfa.org	Jan 04 2024 18:38:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
5156003	EDI: PRA.COM	Jan 04 2024 23:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5135751	+ EDI: RECOVERYCORP.COM	Jan 04 2024 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5134803	Email/Text: signed.order@pfwattorneys.com	Jan 04 2024 18:38:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
5134801	+ Email/Text: blegal@phfa.org	Jan 04 2024 18:38:00	Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
5134802	+ EDI: RECOVERYCORP.COM	Jan 04 2024 23:42:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5142877	+ EDI: JEFFERSONCAP.COM	Jan 04 2024 23:42:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5142092	EDI: Q3G.COM	Jan 04 2024 23:42:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
5134804	^ MEBN	Jan 04 2024 18:37:35	RoundPoint Mortgage Servicing Corp., Attn: Bankruptcy, Po Box 19409, Charlotte, NC 28219-9409
5148466	^ MEBN	Jan 04 2024 18:37:37	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
5134808	+ EDI: VERIZONCOMB.COM	Jan 04 2024 23:42:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
5154518	EDI: AIS.COM	Jan 04 2024 23:42:00	Verizon, by American InfoSource as agent, PO

Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5541332	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5541334	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5541333	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5541335	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION mfarrington@kmlawgroup.com
Robert E Chernicoff	on behalf of Debtor 1 Edward A Haggans rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1

**Edward A Haggans**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8691

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-04971-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward A Haggans

1/4/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**